

MARKET VIEW

AGENDA

CONSUMER / COMMERCIAL DEPOSIT PRODUCTS

- ▶ Discuss all active and grandfathered (legacy) product account parameters including the following products:
 - Checking Accounts
 - Savings Accounts
 - Money Market Demand Accounts (MMDA)
 - Certificates of Deposit (CDs)
 - Individual Retirement Accounts (IRAs)
 - Health Savings Accounts (HSAs)
- ▶ Discuss any new products or depository services that the institution might be considering adding, or are in the process of adding, to the current product suite
- ▶ Discuss historical changes to the active product parameters

Please Bring To The Meeting:

1. Product Brochures, Disclosures, Current Fee and Rate Schedules for any products or disclosures where the information is not available on the website
2. If account/commercial analysis is offered, a sample account monthly statement that would be mailed and the non-mailed full analysis routine for the same account from the core system
3. Trial Balance of Deposit Accounts at the Product Type Level [with # of accounts and aggregate balances]

CASH MANAGEMENT

- ▶ Discuss all Cash / Treasury Management services / fees that the institution offers including the following services:
 - ACH Origination
 - Remote Deposit Capture (desktop RDC rather than mobile RDC)
 - Zero Balance Accounts (ZBAs)
 - Sweep Services
 - Positive Pay
 - Online Banking/Bill Payments/Online Wire Origination
 - Bundled pricing
- ▶ Discuss historical changes to the current product/service suite
- ▶ Discuss any new products that the institution might be considering adding , or are in the process of adding, to the current product suite

Please Bring To The Meeting:

1. Product Brochures, Disclosures, and Current Fee Schedules for any products or disclosures where the information is not available on the website

HEAD OF STRATEGY / PRODUCT DEVELOPMENT AND/OR MARKETING

- ▶ High-level discussion of the Organization's Strategic Plan
- ▶ Discuss any new products/services/programs that the institution might be considering adding , or are in the process of adding, to the current product/service suite
- ▶ How has the organization managed products in the institution's product line-up, i.e. sunseting outdated offerings and rolling out new offerings?
- ▶ How has the financial institution notified clients of any new changes to the product/service lineup in the past?
 - Any best practices or lessons learned from previous initiatives?

CONSUMER LENDING

- ▶ Discuss parameters of all consumer loan offerings including origination and servicing of the following products:
 - Direct Automobile and other vehicle loans
 - CD/Savings Secured loans
 - Unsecured Loans
 - Personal Lines of Credit and Overdraft Lines of Credit
 - Home Equity Lines of Credit (HELOC) and Home Equity Loans (HELOAN)
- ▶ Discuss any new loan products that the institution might be considering adding , or are in the process of adding, to the current product suite
- ▶ Discuss historical changes to the product parameters

Please Bring To The Meeting:

1. Product Brochures, Disclosures and Current Rate and Fee Schedules for any products or disclosures not available on the website
2. Trial Balance of Loan Accounts at the Product Type Level [with # of accounts and aggregate balances]

COMMERCIAL LENDING

- ▶ Discuss parameters of all commercial loan offerings including origination and servicing of the following products:
 - Commercial Real Estate
 - Lines of Credit/Letters of Credit
 - Commercial and Industrial (C&I)
 - Construction and Development (C&D)
- ▶ Discuss all fees that are being assessed on commercial loans or potential expenses absorbed by the financial institution
- ▶ Discuss any new loan offerings that the institution might be considering adding , or are in the process of adding, to the current product suite
- ▶ Discuss historical fee changes to the product parameters

Please Bring To The Meeting:

1. Product Brochures, Disclosures and Current Rate and Fee Schedules for any products or disclosures not available on the website
2. Pricing policies and/or matrices to determine loan profitability

CREDIT CARDS

- ▶ Discuss parameters of all credit card offerings including origination and servicing of the following products:
 - Fixed Rate and Variable Rate Cards
 - Rewards Cards
 - Secured Credit Cards
 - Business Cards
- ▶ Any current, previous year, or upcoming promotions (e.g. 0% Balance Transfer APR for 6 months on new balance trans- fers)
- ▶ Discuss any new credit card offerings that the institution might be considering adding , or are in the process of adding, to the current product suite
- ▶ Discuss historical changes to the active product parameters

Please Bring To The Meeting:

1. Product Brochures, Disclosures and Current Rate and Fee Schedules for any products or disclosures not available on the website

MORTGAGES

- ▶ Discuss parameters of all mortgage loan offerings including origination and servicing of the following products:
 - 30/15/10-year fixed rate mortgages
 - Adjustable-Rate Mortgage products
- ▶ Discuss historical changes to the product parameters

Please Bring To The Meeting:

1. A recent closing disclosure (CD) for every type of retail mortgage offered (30/15/10 year fixed, ARMs, etc.)

COURTESY OVERDRAFT

- ▶ Courtesy Overdraft Program parameters, and opt-in rates for personal and small business / commercial accounts
- ▶ Who is eligible for this program?
- ▶ Discuss historical changes to the product parameters

Please Bring To The Meeting:

1. Overview of your Courtesy Overdraft Program [Regulation E] including fees, daily caps, de minimum limits, delivery channels available, and courtesy limits by product type

MISCELLANEOUS FEES

- ▶ Discuss current fee schedules for both personal depository products and small business/ commercial depository account types

- ▶ Discuss historical changes to the current fee schedules
- ▶ Are there any fees disclosed that are not systematically charged or miscellaneous fees known to have a high volume of waivers / refunds?

Please Bring to The Meeting:

1. Current Fee Schedules both personal depository products and small business/ commercial depository account types
2. Previous fee schedule if any changes have occurred in the last two years

THIRD PARTY VENDOR

- ▶ Does the financial institution have any major third-party contracts renewing in the next 24 months as outlined by the Vendor Link – Client Information checklist?
- ▶ Is the financial institution looking to add any new products or services with current vendors or considering switching third-party vendors for current or new services provided?
- ▶ Discuss how contract negotiations are currently handled and how Ceto can potentially assist with strengthening vendor management and/or third-party contracts

Please Bring to The Meeting:

1. Completed Vendor Link – Client Information checklist
2. If potential areas of opportunity exist, a separate data request for contracts, invoices, RFPs, etc. may be included in a separate data request